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MB. No. 6

#### A BILL TO BE ENTITLED

AN ACT

1 relating to insurance coverage for the services of certain 2

audiologists and fitters and dispensers of hearing aids.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS: 4

SECTION 1. Sections 1 and 3, Article 21.52, Insurance Code, 5

are amended to read as follows:

Sec. 1. DEFINITIONS. As used in this article:

- (a) "health insurance policy" means any individual, group, blanket, or franchise insurance policy, insurance agreement, or group hospital service contract, providing benefits for medical or surgical expenses incurred as a result of an accident or sickness;
- (b) "doctor of podiatric medicine" includes D.P.M., 12 podiatrist, doctor of surgical chiropody, D.S.C. and chiropodist; 13
- (c) "doctor of optometry" includes optometrist, doctor of 14 optometry, and O.D.; 15
- "doctor of chiropractic" means a person who is licensed 16 by the Texas Board of Chiropractic Examiners to practice 17 chiropractic; 18
- (e) "licensed dentist" means a person who is licensed to 19 practice dentistry by the State Board of Dental Examiners; 20
- "audiologist" means a person who has received a master's 21 or doctorate degree in audiology from an accredited college or 22 university [and--is--certified-by-the-American-Speech-language-and 23

Hearing-Association]; [and] 24

- (g) "speech-language pathologist" means a person who has received a master's or doctorate degree in speech-language pathology from an accredited college or university; and [and--is certified--by--the-American-Speech-language-and-Hearing-Association to-restore-speech-loss-or-correct-a-speech-impairment-]
- 6 (h) "hearing aid fitter and dispenser" means a person who is
  7 licensed by the Texas Board of Examiners in the Fitting and
  8 Dispensing of Hearing Aids.
  - Sec. 3. SELECTION OF PRACTITIONERS. Any person who issued, who is a party to, or who is a beneficiary under any health insurance policy delivered, renewed, or issued for delivery in this state by any insurance company, association, or organization to which this article applies may select a licensed doctor of podiatric medicine, a licensed dentist, or a doctor of chiropractic to perform the medical or surgical services or procedures scheduled in the policy which fall within the scope of the license of that practitioner, a licensed doctor of optometry to perform the services or procedures scheduled in the policy which fall within scope of the license of that doctor of optometry, audiologist or licensed hearing aid fitter and dispenser to measure hearing for the purpose of determining the presence or extent of a hearing loss and to provide aural rehabilitation services to a person with a hearing loss if those services or procedures are scheduled in the policy, or a speech-language pathologist to evaluate speech and language and to provide habilitative and rehabilitative services to restore speech or language loss or to correct a speech or language impairment if those services or

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1 procedures are scheduled in the policy. The payment or 2 reimbursement by the insurance company, association, or organization for those services or procedures in accordance with 3 4 the payment schedule or the payment provisions in the policy shall 5 not be denied because the same were performed by a licensed doctor of podiatric medicine, a licensed doctor of optometry, a licensed 6 7 doctor of chiropractic, a licensed dentist, an audiologist or a licensed hearing aid fitter and dispenser, or a speech-language 8 not 9 pathologist. There shall be any classification, differentiation, or other discrimination in the payment schedule or 10 the payment provisions in a health insurance policy, nor in the 11 12 amount or manner of payment or reimbursement thereunder, between scheduled services or procedures when performed by a doctor 13 14 podiatric medicine, а doctor of optometry, a doctor of chiropractic, a licensed dentist, an audiologist or a licensed 15 16 hearing aid fitter and dispenser, or a speech-language pathologist which fall within the scope of his license or certification and the 17 same services or procedures when other 18 performed by any practitioner of the healing arts whose services or procedures are 19 covered by the policy. Any provision in a health insurance policy 20 contrary to or in conflict with the provisions of this article 21 shall, to the extent of the conflict, be void, but such invalidity 22 shall not affect the validity of the other provisions of this 23 24 policy. Any presently approved policy form containing any provision in conflict with the requirements of this Act shall be 25 brought into compliance with this Act by the use of riders and 26 endorsements which have been approved by the State Board of 27

- 1 Insurance or by the filing of new or revised policy forms for
- 2 approval by the State Board of Insurance.
- 3 SECTION 2. This Act takes effect September 1, 1985.
- SECTION 3. The importance of this legislation and the crowded condition of the calendars in both houses create an
- 6 emergency and an imperative public necessity that the
- 7 constitutional rule requiring bills to be read on three several
- 8 days in each house be suspended, and this rule is hereby suspended.

# HOUSE COMMITTEE REPORT

# 1st. Printing

By Lee H.B. No. 617

Substitute the following for H.B. No. 617:

By Lee

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C.S.H.B. No. 617

#### A BILL TO BE ENTITLED

AN ACT

2 relating to insurance coverage for the services of certain health

4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

5 Sections 1 and 3, Article 21.52, Insurance Code, 6

are amended to read as follows:

care practitioners.

Sec. 1. DEFINITIONS. As used in this article:

- (a) "health insurance policy" means any individual, group, blanket, or franchise insurance policy, insurance agreement, or group hospital service contract, providing benefits for medical or surgical expenses incurred as a result of an accident or sickness;
- (b) "doctor of podiatric medicine" includes 12 podiatrist, doctor of surgical chiropody, D.S.C. and chiropodist; 13
- (c) "doctor of optometry" includes optometrist, doctor of 14 15
- optometry, and O.D.; 16 (d) "doctor of chiropractic" means a person who is licensed
- by the Texas Board of Chiropractic Examiners to 17 18 chiropractic:
- (e) "licensed dentist" means a person who is licensed to 19 20 practice dentistry by the State Board of Dental Examiners;
- (f) "audiologist" means a person who has received a master's 21 22 or doctorate degree in audiology from an accredited college or university and is certified by the American Speech-language and 23 24 Hearing Association, or is licensed by the State Committee of

# Examiners for Speech Pathology and Audiology; [and]

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- (g) "speech-language pathologist" means a person who has received a master's or doctorate degree in speech-language pathology from an accredited college or university and is certified by the American Speech-language and Hearing Association to restore speech loss or correct a speech impairment, or who is licensed by the State Committee of Examiners for Speech Pathology and Audiology; and
- 9 (h) "hearing aid fitter and dispenser" means a person who is
  10 licensed by the Texas Board of Examiners in the Fitting and
  11 Dispensing of Hearing Aids and who is board certified by the
  12 National Board for Certification in Hearing Instrument Sciences or
  13 by the American Conference of Audioprosthology.
  - Sec. 3. SELECTION OF PRACTITIONERS. Any person who issued, who is a party to, or who is a beneficiary under any health insurance policy delivered, renewed, or issued for delivery in this state by any insurance company, association, or organization which this article applies may select a licensed doctor podiatric medicine, a licensed dentist, or a doctor of chiropractic to perform the medical or surgical services or procedures scheduled in the policy which fall within the scope of the license of that practitioner, a licensed doctor of optometry to perform the services or procedures scheduled in the policy which fall within scope of the license of that doctor of optometry, a licensed [an] audiologist to measure hearing for the purpose of determining the presence or extent of a hearing loss and to provide aural rehabilitation services to a person with a hearing loss if those

services or procedures are scheduled in the policy, [er] a licensed 1 speech-language pathologist to evaluate speech and language and to 2 provide habilitative and rehabilitative services to restore speech 3 language loss or to correct a speech or language impairment if 4 those services or procedures are scheduled in the policy, or a 5 licensed hearing aid fitter and dispenser to measure human hearing 6 by the use of an audiometer or by those procedures common to 7 otological or audiological assessment of hearing acuity in order to 8 9 ascertain the existence or degree of a hearing loss and to provide corrective hearing services to a person with a hearing loss through 10 the selection, adaptation, or training in the use of amplification 11 if those services or procedures are scheduled in the policy. 12 payment or reimbursement by the insurance company, association, 13 organization for those services or procedures in accordance with 14 the payment schedule or the payment provisions in the policy shall 15 not be denied because the same were performed by a licensed doctor 16 of podiatric medicine, a licensed doctor of optometry, a 'licensed 17 doctor of chiropractic, a licensed dentist, a licensed [an] 18 audiologist, [er] a <u>licensed</u> speech-language pathologist, or a 19 licensed hearing aid fitter and dispenser. There shall not be any 20 classification, differentiation, or other discrimination in the 21 payment schedule or the payment provisions in a health insurance 22 policy, nor in the amount or manner of payment or reimbursement 23 thereunder, between scheduled services or procedures when performed 24 by a doctor of podiatric medicine, a doctor of optometry, a doctor 25 of chiropractic, a licensed dentist, a licensed [an] audiologist, 26 [er] a <u>licensed</u> speech-language pathologist, or a licensed hearing 27

C.S.H.B. No. 617

aid fitter and dispenser which fall within the scope of his license 1 or certification and the same services or procedures when performed 2 by any other practitioner of the healing arts whose services or 3 procedures are covered by the policy. Any provision in a health 4 5 insurance policy contrary to or in conflict with the provisions of this article shall, to the extent of the conflict, be void, but 6 7 such invalidity shall not affect the validity of the other provisions of this policy. Any presently approved policy form 8 9 containing any provision in conflict with the requirements of this 10 Act shall be brought into compliance with this Act by the use of riders and endorsements which have been approved by the State Board 11 of Insurance or by the filing of new or revised policy forms 12 approval by the State Board of Insurance. 13

SECTION 2. This Act takes effect September 1, 1985.

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SECTION 3. The importance of this legislation and the crowded condition of the calendars in both houses create an emergency and an imperative public necessity that the constitutional rule requiring bills to be read on three several days in each house be suspended, and this rule is hereby suspended.

# COMMITTEE REPORT

The Honorable Gib Lewis
Speaker of the House of Representatives

May 21 1985

SIF:	·	11			
We, your COMMITTEE ON INSU	RANCE, to whom was referrecommendation that it	ed <u>H. B. 617</u> (measure)	have had th	e same under consid	deration
do pass, without amendme     do pass, with amendment(s)     do pass and be not printed.	s).	stitute is recommended in liet	u of the original measu	ıre.	
<b>.</b>	Uyes () no		uarial analysis was requ		(") no
An author's fiscal statement was	requested. ( ) yes (//	00			
The Committee recommends that		he (Local) or (Consent)	Calendar.	•	
This measure ( ) proposes n	•				
House Sponsor of Senate Measu	ire	_			
			-		
The measure was reported from	Committee by the following v	ote.			
P-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1	AYE	NAY	PNV	ABSENT	•
Gavin, Ch.					
Lee, V.C.					
Smith, A., C.B.O.			,		
Carter		·			
Eckels					
Green					
Patrick					
Shea				1	,
Taylor					
,					
Total  O nay  present.	not voting	CHAIRMAN		Lavie	
2 absent		COMMINTEE	seal of	le	

#### BILL ANALYSIS

#### Background

Article 21.52, Texas Insurance Code, pertains to the right of an insured to select a health practitioner under policies of health and accident insurance. The recent legislative trend has been to mandate that no policy of accident and sickness insurance may make payment of benefits contingent upon examination or treatment by practitioners which are specified by the insurer, unless such provision is included in the "Exceptions" provisions of the policy or is included in an endorsement attached to the policy.

In 1983, the 68th Legislature amended Article 3.70-2, Texas Insurance Code, to include audiologists and speech pathologists, certified by the American Speech-language and Hearing Association, among the health practitioners designated by law as proper recipients of insurance reimbursements. Subsection (F), as added by Acts 1983, 68th Legislature, Chapter 380, Section 1, mandates that group policies of health and accident insurance provide coverage for the loss or impairment of speech or hearing which is not less favorable than coverage provided for physical illnesses generally.

The Committee on Insurance was requested to study the issue of mandated insurance coverages during the previous interim. In its report to the 69th Legislature the Subcommittee on Mandated Coverages suggested guidelines to be applied in the consideration of future mandated insurance legislation.

#### Purpose

As proposed, H.B. 617 would amend Sections 1 and 3 of Article 21.52, Texas Insurance Code, to include licensed "hearing aid fitters and dispensers" among the list of health practitioners entitled to receive insurance reimbursement should an insured elect to receive medical treatment from such practitioners. The bill would also add langauge to include persons licensed by the State Committee of Examiners for Speech Pathology and Audiology in the definition of "audiologist" and "speech-language pathologist" identified in Article 21.52.

#### Analysis

SECTION 1. Amends Section 1, Article 21.52, Texas Insurance Code, pertaining to definitions of qualified health practitioners and amends Section 3 of Article 21.52, pertaining to selection of practitioners.

Subsections (f) and (g) of Section 1, Article 21.52, are amended to include persons licensed by the State Committee of Examiners for Speech Pathology and Audiology in the definitions of "audiologist" and "speech-language pathologist".

A new subsection (h) is added defining "hearing aid fitter and dispenser" to mean a person who is licensed by the Texas Board of Examiners in the Fitting and Dispensing of Hearing Aids and who is board certified by either the National Board for Certification in Hearing Instrument Sciences or the American Conference of Audioprosthology.

Section 3 of Article 21.52 is amended to reflect "licensed" audiologists and "licensed" speech-language pathologists and to include "licensed hearing aid fitters and dispensers" in the list of practioners which may be selected by an insured if the service involves the measurement of hearing and the provision of corrective hearing services through the use of amplification devices if those services are scheduled in the policy.

H.B. 617

SECTION 2. The effective date of this act is September 1, 1985.

SECTION 3. Emergency clause.

# Rulemaking Authority

It is the committee's opinion that the bill does not confer additional rulemaking authority on any state officer, agency, department, or institution.

## Summary of Committee Action

Public notice was posted in accordance with the Rules of Procedure of the House of Representatives and a public hearing was held on March 20, 1985.

The following persons testified for H.B. 617:

Thomas "Ray" J9nes, hearing aid fitter/dispenser, representing himself.

George D. Holland, Jr., hearing aid fitter/dispenser and audiologist, representing himself.

William M. Sanzone, hearing aid dispenser, representing himself. Jim Wilson, Executive Director of the Texas Hearing Aid Association, representing more than 200 hearing aid dealers throughout Texas.

The following persons testified against H.B. 617:

Will D. Davis, attorney, representing the Texas Legal Reserve Officials Association.

Patricia Cole, speech pathologist, representing the Texas Speech-Language-Hearing Association.

Mark Cohen, attorney, representing the Texas Speech-Language Association.

The record reflected the following person opposed to H.B. 617:

Sandy Friel-Patti, professor of speech-language pathology, representing herself.

The bill was referred to a subcommittee consisting of the following members: Shea, Lee, Taylor. On May 17, 1985, the measure was reported to the full committee as substituted.

On May 21, 1985, the full committee voted to report H.B. 617 as substituted to the House with the recommendation that it do pass by a record vote of six (6) ayes and no (0) nays.

# Comparison of Differences between C.S.H.B. 617 and H.B. 617

C.S.H.B. 617 amends subsections (f) and (g) of Section 1, Article 21.52, Texas Insurance Code, by adding new language to include persons who are licensed by the State Committee of Examiners for Speech Pathology and Audiology within the definition of "audiologist" and "speech-language pathologist". H.B. 617 would not have included this licensing language and would have deleted the current requirement that an audiologist and a speech-language pathologist be certified by the American Speech-language and Hearing Association.

C.S.H.B. 617 adds language to the proposed subsection (h) of Section 1, Article 21.52, to require board certification by either the National Board for <sup>C</sup>ertification in Hearing Instrument Sciences or the American Conference of Audioprosthology for hearing aid fitters and dispensers. H.B. 617 would not have included such certification requirements.

C.S.H.B. 617 would add language to Section 3 of Article 21.52 to clarify the services permissable to be rendered by a qualified hearing aid fitter and dispenser and thus eligible for insurance reimbursement in the event H.B. 617 By: Lee

such services are scheduled in the insurance policy. H.B. 617 would not have included this clarifying language.

C.S.H.B. 617 amends Section 3 of Article 21.52 to reflect the fact that audiologists and speech-language pathologists shall be licensed. H.B. 617 would not have contained these provisions.

### LEGISLATIVE BUDGET BOARD

Austin, Texas

## FISCAL NOTE

March 11, 1985

Honorable John J. Gavin, Chair Committee on Insurance House of Representatives Austin, Texas

In Re: House Bill No. 617

By: Lee

Sir:

In response to your request for a Fiscal Note on House Bill No. 617 (relating to insurance coverage for the services of certain audiologists and fitters and dispensers of hearing aids) this office has determined the following:

No fiscal implication to the State or units of local government is anticipated.

Jim Olive Director

Source: Board of Insurance; LBB Staff: JO, JH, LV

H. B. No	1 Donkee
	A BILL TO BE ENTITLED
•	AN ACT
relating to insaudiologists and	urance coverage for the services of certain d fitters and dispensers of hearing aids.
•	
JAN 3 0 1985	1. Filed with the Chief Clerk.
FEB 6 1995	2. Read first time and Referred to Committee on
· · · · · · · · · · · · · · · · · · ·	Insurance
MAY 2 1 1986	3. Reportedfavorably (as substituted) and sent to Printer at?
MAY 2 3 1985	4. Printed and distributed at
MAY 2 3 1985	5. Sent to Committee on Calendars at
<del></del>	6. Read second time (amended); passed to third reading (failed) by (Non-Record Vote) (Record Vote of yeas, nays, present, not voting).
	7. Motion to reconsider and table the vote by which H.B was ordered engrossed prevailed (failed) by a (Non-Record Vote) (Record Vote of yeas, nays, and present, not voting).
•	8. Constitutional Rule requiring bills to be read on three several days suspended (failed to suspend) by a four-fifths vote of yeas, nays, and present, not voting.
•	

 9. Read third time (amended); finally passed (failed) by (Non-Record Vote) (Record Vot of yeas, nays, present, not voting).
 10. Caption ordered amended to conform to body of bill.
 11. Motion to reconsider and table the vote by which H. B was finally passe prevailed (failed) by a (Non-Record Vote) (Record Vote of yeas, nays, and present, not voting).
 12. Ordered Engrossed at
 13. Engr: sed.
 14. Returned to Chief Clerk at
 15. Sent to Senate.
Chief Clerk of the House
 16. Received from the House
17. Read, referred to Committee on
 18. Reported favorably
 19. Reported adversely, with favorable Committee Substitute; Committee Substitute reachers time.
 20. Ordered not printed.
 21. Regular order of business suspended by (a viva voce vote.)

	22. To permit consideration, reading and passage, Senate and Constitutional Rules suspended by vote of yeas, nays.
	23. Read second time passed to third reading by: (a viva voce vote.) ( yeas, nays.)
	24. Caption ordered amended to conform to body of bill.
	25. Senate and Constitutional 3-Day Rules suspended by vote of yeas, nays to place bill on third reading and final passage.
	_ 26. Read third time and passed by  (a viva voce vote.)  (
OTHER ACTION:	OTHER ACTION:
	Secretary of the Senate
	_ 27. Returned to the House.
· · · · · · · · · · · · · · · · · · ·	28. Received from the Senate (with amendments,) (as substituted .)
	29. House (Concurred) (Refused to Concur) in Senate (Amendments) (Substitute) by a (Non-Record Vote) (Record Vote of yeas, nays, present, not voting).
	_ 30. Conference Committee Ordered.
	_ 31. Conference Committee Report Adopted (Rejected) by a (Non-Record Vote) (Record Vote of yeas, nays, and present, not voting).
	32. Ordered Enrolled at

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